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HOW CAN PSYCHOLOGY AND RELIGIOUS BELIEFS AFFECT ON FRAUD TRIANGLE?

Bassem Ismail^{1*} Hamidah²

^{1, 2} Faculty of Economic and Business, Department of Accounting University of Airlangga, Surabaya, Indonesia ^{1*}ismabassem77@gmail.com

Abstract

In this paper, I explore the emphasis of the fraud triangle as a salutary model for a practitioner to extract fraud. This paper is anchored through psychology and religious theories and is propped with prove from holy books. The findings point out that the Own lust "Hawa Nafsu" (HN) supporter and basic stone to control devil desire (DD) that control by humans lust that's a present new model in preventing fraud. Fraud is a manifold phenomenon, whose religious theories may not fit all the cases into a fixed model. Thus, fraud triangle not adequately credible model, so antifraud practitioner should consider fraud from a religious perspective. The study uses secondary sources of information to get it from magazine articles, textbooks, and the Internet. The discussion of the two theories contributes to understanding frauds especially by legitimate accountants, auditors, fraudsters and other fraudulent entities. The study also serves as a guide for further research on fraud.

Keywords: Fraud triangle; fraud; Hawa Nafsu (HN); Devil Desire (DD); psychology.

Abstrak

Pada paper ini, saya mengeksplorasi penekanan fraud triangle sebagai suatu model yang bermanfaat bagi praktisi untuk memahami kecurangan. Paper ini membahas kecurangan dari sisi teori psikologi dan religius, dan dibuktikan dengan ayat-ayat suci Al-Qur'an. Hasil riset menunjukkan bahwa dukungan "Hawa Nafsu" (HN)menjadi dasar untuk mengendalikan keinginan iblis (DD) yang kemudian menjadi model baru dalam pencegahan kecurangan. Kecurangan adalah fenomena yang makin hari makin banyak terjadi. Selama ini teori agama belum pernah dijadikan faktor yang memengaruhi tindakan curang. Dengan demikian, model fraud triangle tidak cukup kredibel, karena itu para praktisi anti kecurangan harus mempertimbangkan penipuan dari perspektif agama. Penelitian ini menggunakan sumber informasi sekunder yang diperoleh dari artikel majalah, buku teks, dan Internet. Pembahasan kedua teori berkontribusi untuk memahami kecurangan terutama oleh akuntan, auditor, dan entitas curang lainnya. Studi ini juga berfungsi sebagai panduan untuk penelitian lebih lanjut tentang kecurangan.

Kata Kunci : Fraud triangle; fraud; Hawa Nafsu (HN); Nafsu Setan (DD); Psikologi.

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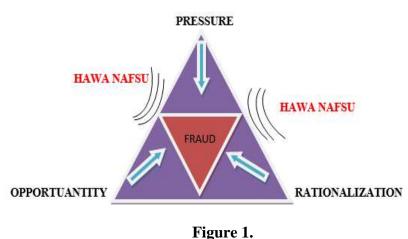
*Corresponding Author

INTRODUCTION

Many of the world's leading organizations have witnessed widespread fraud. This fraud had an alarming impact on our global economy in addition to contributing to unnecessary suffering and increasing unemployment for the lower and middle classes. Fraud is expanding with propagation and rigidity. The financial crisis of 2001 saw an extraordinary level of corporate accounting fraud, involving some huge companies in The United States. Big headed from Enron, Tyco, WorldCom, Quest, and other companies were all tried condemned for involvement one of the fraud forms. A series of scandals to defeat the American economy, and many loyal workers who invested in the company, pension, mutual funds their life savings (Gray & Clark., 2005).

Seven years later, in 2008, the global financial system hit the global financial crisis that changed the economic and financial worldwide (Sikka, 2009). Immediately after the crisis, a litany accounting companies scandals began to write headlines. Some examples of these scandals included Bernard Madoff's plan Broke out in 2008. Madoff was condemned and sentenced to 150 years in prison for Ponzi Ani Labor scheme \$50 billion (Henriques, 2009).

While accurate statistics are unknown, it has been estimated that the number of fraud investigator and auditors trained to disclose the fraud has exploded since the crises. The Association of certified fraud examiners (ACFE) which can be biggest fraud organization and the first provider of anti-fraud and education training, now has more than 70,000 members worldwide In the investigation of accounting and other frauds, ACFAdvocates uses auditors and other anti-fraud specialists triangle fraud as a standard way to investigate to understand the factors that make people commit fraud (Lokanan, 2015).According to Cressey's book (1953) "Other People's Money: A Social Study" Psychology of embezzlement. Triangle Fraud Cressey (1953) consists of three elements: pressure, opportunity, and rationalization (See figure 1).



Fraud Triangle Adopted according to Cressey (1953)

All of which must exist to commit a crime Support for triangle fraud comes from audit professionals and ordinary settlers who argue that investigators who analyze the financial statements will be able to do so to determine the pressure (as in inflated income or net income) that led to fraud. The opportunity to commit fraud with reference to the weakness or lack of adequate internal controls and rationalization techniques used to justify a fraud (Standards, 2002). The basic model of fraud in (See figure 2) stands out severance of the person committing the crime from the criminal action. Over the past 60 years, more sophisticated theories have been developed marked Fraud and its motives are other forms of financial crimes, such as theft and burglary. Each of these fraud theories provides a unique perspective on fraud as well as insights the mind of the fraudster (Dorminey et al., 2012).

In this Paper, we explore the allegation of the fraud triangle as a model to prevent fraud. providing evidence from a spiritual perspective. I argue that the Fraud triangle is not sufficient for detecting fraud, specially I use Hawa Nafsu to show that human lust hast the devil desire to make fraud and it can be part of fraud triangle because every human can be influenced by own soul to do wrong or good, while the spiritual activities can defeat devil soul in the time of three elements of the fraud triangle, by the as a theoretical mooring and argue that the fraud triangle avow a body of knowledge that lack the objectives standard need to adequately statement every incidence of fraud.

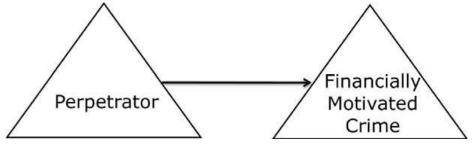


Figure 2. The Basic model to motivating crime (Dorminey et al., 2012)

LITERATURE REVIEW

Why hawa nafsu

According to Al-Ghazali (1975) the term $Nafsu^1$ from Arabic language has two aspects; one: to be launched and intended by the whole meaning of the abhorrent qualities, namely the animal forces against the mental forces; and the second: to be called and meant by the fact of humans and himself; so the soul of everything means the truth, and the essence that can replace the reasonable things, the place of divine. Furthermore the general meaning of Nafsu either the power of anger and lust in human, or gentle, which is the human fact, the same person and his self, but they are described in different descriptions according to different conditions; if you lived under the command did not get the disorder because of opposition desires and our lust, called serene soul that can lead the human toward to the righteous as Allah says in the Holy Quran (QS 89:27-28) "It will be said to some) O, you serene soul ! Come back to your Lord well-pleased (with Him) and well-pleasing (Him)". And also mentioned in holy bible Romans 6:12 "Therefore do not let sin reign in your mortal body so that you obey its lusts" James 1:14 "But each one is tempted when he is transported away and enticed by his own lust" Hence the soul in the first sense can not imagine its return to God; it is far from God (Al-Ghazali, 2010).

Understanding psychology and criminology

Psychology is the study of nature, purposes, phenomena of behavior and mentality experience; simply, it is the science of human behavior (Colman, 2003). Generally, Psychology seeks to understand, interpret, predict, and control individual and collective behavior. Specifically, personal psychology examines individuals; social psychology is seen as a group Behavior; Intercultural Psychology (Anthropology) analyzes the influence of culture and context on behavior and abnormal/personal/forensic psychology, sociology and psychiatry focus on unusual behavior (including, for example, industrial psychopaths). Criminal offenses Psychology examines psychological problems associated with criminal behavior, a criminal investigation, and the treatment of offenders (Colman, 2003).

Criminology can be defined as the study of crime, the causes of crime (etiology), crime classification, meaning of crime in terms of the law, rates, or occurrence of crime, and social reaction to crime. It is a branch of sociology and is also derived largely from law (application) literature. Specifically defined, it includes four types of study: descriptive (that is, violation of the law frequencies, contexts, and offenders, as well as consequences (illustrative) focused on certain violations or calculation of different frequencies), penological (study of effects on offenders such as reform, deterrence, rehabilitation or disability (Ramamoorti, 2016).

The Fraud Scale was developed through an analysis of 212 frauds in the early 1980s by Albrecht and his friends have been obtained data from internal auditors of companies that were victims of fraud. Albrecht and his colleagues believe that fraud was challenging to expect and difficult to identify perpetrators of professional fraud, as

¹ *Nafus litrary means Soul or psyche in English language though Muslims scholar has been differentiate between Soul and Nafsu.

a group. Based on their results Study, Albrecht et al. (1984) proposed a fraud scale, which relies on two elements of fraud triangle, pressure and opportunity, but replaces rationalization with personal integrity. Figure 3 is a Photographic of the fraud scale.

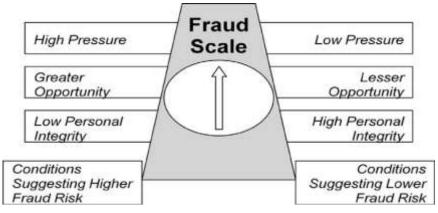


Figure 3. **Fraud Scale** (Dorminey et al., 2012)

According to Kranacher et al. (2011) the motives of fraud perpetrators may be greater expand appropriately and select with the abbreviation M.I.C.E. which is referred to Money, Ideology, coercion, and ego respectively.

M-I-C-E modifies the pressure side of the fraud triangle, providing an extended range of Motivations of financial pressures that can not be shared money and ego seem to be common the motives of fraud. History of Madoff, Stanford, Enron, WorldCom, Adelphia, Phar-Mor, ZZZZ Best offers examples where the convicted perpetrator appears to be motivated by the ego or maturity, as well as money.

The first component in fraudulent schedules is motivation. It determines whether the employee tends to act unethically and why. The motivation is often associated with greed and some conditions in life, such as the sudden need for financial resources, are affected Debt, bad credit taken, drugs, alcohol or gambling, personal problems in the family, and the like. In the general sense, motivation is seen as a cause of motivation, force, driving force Operating basis. The motives of fraud are many and varied, their list is very large. Different literature analysis showed that the most frequent motives for fraud are profit, different types of addiction, dissatisfaction with work, dissatisfaction with leaders, health problems. Thus, fraud motivated can be divided into two groups - financial and non-financial (See figure 4). (Mackevičius & Giriūnas, 2013).

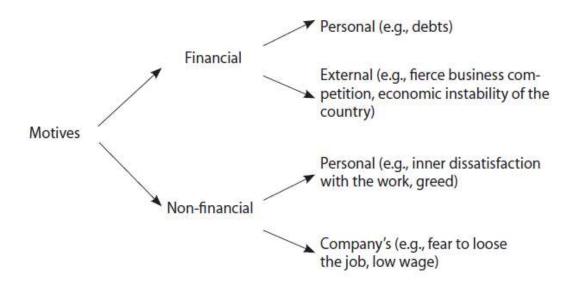


Figure 4. Motives commit fraud Source: reference to Mackevičius and Giriūnas (2013).

The epidemiological possibility of financial fraud is not limited to issuing options. Some examples of the ability of a fraudulent act, especially financial fraud, to gain access to its levels of the epidemic include:

Subprime mortgage crises for 2007-2008 will cost the Americas hundreds of billions of dollars. Although fraud is not a major reason at this time stage, it fails corporate leadership to properly assess business risks was an inherent issue. Lack of duty judgment in the inception of the loan spread and was a pandemic where the loan was not economically justified (Dorminey et al., 2012).

Before the current subprime crisis, in the early 1980s, the American people suffered through, and pay for the savings and loan crisis. During that crisis, it was estimated that 1,700 Savings institutions failed and about 500 rescue operations. That crisis, such as the sub-prime crisis, has been linked to an overstatement of real estate value. However, at least part of savings and loans The problem was to exploit the generally accepted accounting principles of goodwill (Dorminey et al., 2012).

In 2005, KPMG agreed to take responsibility for the actions of its former corporate partner's Provision of tax shelter services. In this process, the ministry of Justice built a case impediment of justice and selling abusive tax shelters. Prosecutor Alberto Gonzales noted in a written statement that KPMG's tax havens have enabled wealthy clients to evade \$ 11 billion in taxes due on income and capital gains, the company brought in At least \$ 115 million in fees. Seventeen former KPMG partners in taxes have been charged before the Ministry of Justice to deceive the IRS by establishing four tax havens. KPMG Himself is not charged, but agreed to a fine of \$ 456 million, accepted independent Monitor their operations, and admit the error to avoid the indictment (Dorminey et al., 2012).

It may be very difficult to detect fraud committed by bypassing management. The (AICPA, 2005) provided six key recommendations of the Audit Committee are identified in the performance of their functions:

- 1. Maintain the skepticism
- 2. Enhance understanding of the business committee.
- 3. Brainstorming to identify fraud risks.
- 4. Use a code of conduct to evaluate the culture of financial reporting.
- 5. Make sure that the entity implants a strong program for whistleblowers.
- 6. Develop a wide network of information and feedback.

In light of the possibility to overtake the administration and the great exposure it represents, many recommend that the audit committee take a proactive approach to overtake management cheating collusion. Prevent and detect collision management fraud requires searching for fraudulent schemes proactively. In some cases, the structure of knowledge and judgment is necessary to further strong discovery may simply be unavailable. After reviewing fraud in management risk assessment (Dorminey et al., 2012).

The latest neuroscience research provides important evidence that the brain of certain species who committed to do fraud is different from that of the rest of the population (See figure 5). While these results can improve our understanding of criminal behavior, they also raise moral dilemmas about whether society should use this knowledge to combat crime (Moskowitz, 2011). At the same time, to say that "greed and dishonesty" – common hearing referral can account for all that went on during the "irrational abundance" of the 1990 and the early decades of the twenty-first century or earlier were too simplistic. In the business world, market participants are fully committed to the law - they are not necessarily resorting to fraud to achieve the goals stretch. From the perspective of criminology, collar crime, like other crime, can best be explained by three factors: the supply of motivation offenders, the availability of appropriate targets, and the absence of guardians who can control or someone who cares about the store" so to speak (Cohen & Felson, 1979).

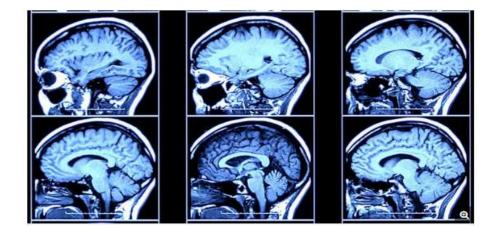


Figure 5. Show that brain scan for fraudulent is different from the rest of the population Study conduct by Moskowitz (2011).

Some "fraudulent artists" may score high enough to classify them as "industrial/ organizational "Mentally unstable" The term "mentally unstable" refers to the pathology of the human mind. A mentally ill person is characterized by mental illnesses with the following characteristics: unscrupulous and anti-social behavior, the inability to form meaningful personal relationships, and extreme selfishness and lack of empathy.

Dr. Paul Bakiak necessitated at the 2000 annual meeting of American neurological and psychiatric diseases link the following: 'Not all psychiatric patients end up in prison, and some of them are exploited organizational chaos and business prosperity. " He continued commenting on this manipulation and the difficulty of betrayal that they barely serve in the business world, about 15 percent on average, senior executives are known to distort their education and their surroundings a third of all biographies contain lies. Industrial psychopaths were described as "social *Predators*" that charm, manipulate, and mercilessly plow their way through life, leave a wide trail of broken hearts, expectations, and empty wallets ... taking selfishness what they want and do as they please without the least guilt or regret. Moreover, 'good and evil, love, horror, and humor they have no real meaning, no power to move mentally unstable. He lacks it Ability to see that others are moved. It seems as if he has color blindness, despite his strength Sharp intelligence, of the emotional side of human existence (Ramamoorti, 2016).

RESEARCH METHOD

This paper adds to this search stream by installing the analysis within the HN and psychology aspects framework or familiar framework. Secondly, attention is drawn to the declaration and procedures of two professional anti-fraud bodies: ACFE and AICPA. These two bodies are dedicated and actively working to reduce the problem of fraud. Finally, with the increasing number of prominent accounting frauds throughout the popular press, there has been an increased focus on fraud research. The paper contributes to the continuing literature concern about the use of the fraud triangle to detect fraud in three ways (Cooper & Morgan., 2008; Dorminey et al., 2012; Free & Murphy, 2015; Morales et al., 2014) for the first time the paper stretches the discussion about triangle fraud to provide a useful practitioner framework for detection and prevention Forgery. Adopted Morales et al. (2014) theses are how the vision of fraud was built around the fraud triangle, which was developed following the establishment of a fraud checking system (Foucault, 1969). The rest of the paper continues through three sections. In the first section, I scan the literature on the three legs of the fraud triangle, followed by the recovery review for the evolution of their own variables. This is. Section two, review the latest work on accounting fraud, particularly institutional and broader social context in which there is. Section three concludes with a discussion of the implications of an analysis of future research fraud and scholarship.

RESULTS AND DISCUSSION

Pressure and rationalization to commit occupational fraud

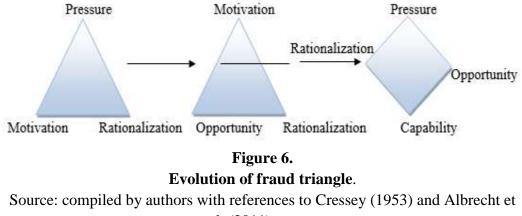
In 1950, Donald Cressey, a criminologist, began his study of fraud by a dispute that there is must be a reason behind everything people do. Inquiries "*why people commit fraud*?" led him to focus on his research *what drives people to breach trust*? He interviewed 250 criminals in a 5-month period who met their behavior two criteria: (1) the person must have accepted a position of trust in good faith, and (2) the person must have violated the trust. He found that there are three factors that must exist for someone who violates trust and was able to finish the following:

"Violators of confidence, when they think they are facing a financial problem is not possible to participate, you have the knowledge or realization that this problem can be solved in secret through violation the position of financial confidence. They are also able to apply their behavior in this case Words that enable them to adjust their perceptions of themselves as trusted people Their perceptions of themselves as users of entrusted funds or property" (Cressey, 1953). Categorizes the causes of fraud in tenure the collective motivation, where the highest opportunistic reasons, such as the poor Internal control, poor ethical practices, and Lack of administrative control by managers (Liew et al., 2011; Said et al., 2018).

Although the fraud triangle is an influential theoretical instrument, there are other factors like that as a fundamental greed and acquisition, "retaliation cause " to make the organization pay for perceived inequality, or "catch me if you can" whitecollar behavior criminals show, these personal features do not easily fit into the fraud triangle basis. Likewise, the white-collar criminal assessment of the organization's attitude towards its fraud even if the perpetrator was identified (Ramamoorti, 2016).

Cressey (1953) hypothesized that individuals commit fraud because of nonsharable financial pressure. Non-shareable financial pressure is a financial strain experienced by an individual, which he or she does not intend to share with others. The individual's inability to communicate the financial strain serves as a motivation to transgress the law in order to solve the problem. In fact, it is important that the auditors look at all fraud models to understand the cause of fraud committed. Thus, all models must be above is considered an extension of the in Cressey's fraud triangle the model should be integrated into one model that Includes motivation, opportunity, and integrity the abilities of the fraudster.

Pressure and rationalization cannot be observed, other important factors, such as the abilities of fraudsters ignore them. Thus, some researchers suggested the rational side must be replaced by the personal aspect Integrity because it can be more observable, others suggested motivation side needs to expand Non-financial factors such as ego and coercion, While others suggested adding a fourth to fraud triangle is a "fraudster character capabilities as identity in figure 6. The four elements of fraud square. The literature on the pressure to commit occupational fraud can be broadly classified into financial pressures and non-financial pressures (AIC & PwC, 2003; Albrecht et al., 2012; Fitzsimons, 2009).

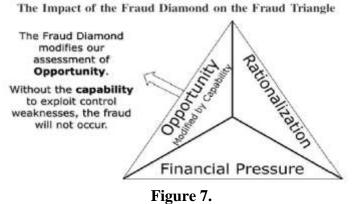


al. (2011).

Wolfe and Hermanson (2004) Argue that the fraud triangle can be enhanced to improve both Prevent fraud and detection by looking at the fourth element, ability. In addition to processing motivation, opportunity, and rationalization gives diamond authors fraud in four aspects Consider the capacity of the individual, which is described as the personality traits of the individual and capabilities that play a key role in whether fraud may already occur. Diamond fraud the side adjusts the opportunity aspect of a fraud triangle because, without the ability to exploit Weaknesses in control for the purpose of committing and hiding fraud code, no fraud can occur.

Study Wolfe and Hermanson (2004) evidence that many frauds are private Some billions of dollars, would not have happened had it not been for the perpetrator Appropriate capability. As described by the authors, the opportunity opens the door to fraud and incentives Justifies the fraudulent rationalization closer to the door, but the fraudster must have the ability to do so identify the opportunity to walk through this section to commit and hide the fraudulent act.

An anti-fraud professional who tries to thwart a potential fraud should assess how the current operational environment allows for manipulation. The basic thought is necessary to commit fraud, especially for large amounts over long periods of time, include a set of IQ, attitude, ego, ability to deal well with stress. The position or function of the person within an organization may provide the ability to create or exploit an opportunity for fraud. In addition, the potential offender must have sufficient knowledge to understand and exploit its Weaknesses in internal control and the use of the function, function or authorized access priority. The biggest fraud was committed by smart, experienced and creative people Strong understanding of company controls and weaknesses. This knowledge is used to take advantage of a person's responsibility or access to systems or assets. This kind of person has the ego is strong and has great confidence that he/she will not be revealed, or he/she believes he/she can easily talk him/herself of trouble if it occurs. In addition, fraud and fraud management can be committed over a long period of time Very cumbersome (Pavlo Weinberg 2007). Therefore, in addition to being knowledgeable and Confident that successful fraudster deals well with the pressure to commit and hide Forgery. In the context of the fraud triangle, capacity modifies the opportunity configuration by limiting Opportunity for a small group of individuals believed to have the necessary capacity. Thus, capacity is likely to affect the likelihood that the individual will be able to exploit opportunities in control (See figure 7).



Fraud Diamond and FT identified by Dorminey et al. (2012) Theory of planned behavior (TPB)

Two theoretical frameworks (Fraud Triangle and the TPB has already been used by researchers to the analysis of fraud and unethical behavior, but so far in a separate manner. Before analyzing fraud cases Cohen et al. (2012) have identified and combined the triangle and fraud TPB to explain fraud behavior. Figure 8 Details Theories combined. These two theories do not share the same concept of "attitude". Concept position, in the fraud triangle, is a broad concept includes three traditional dimensions of TPB: attitude, subjective and perceived rules Behavioral control.

In social psychology, (Ajzen, 1991, 2001) Emphasizes the role of intent in interpretation behaviors and posits that intent to act behaviors of different types can be predicted high accuracy through (1) attitudes toward behavior, (2) subjective attitude and (3) perceived behavior control. This is known as TPB. According to Ajzen (1991) "attitude towards behavior refers to the degree to which The person has a favorable or unfavorable assessment evaluation of the behavior concerned".

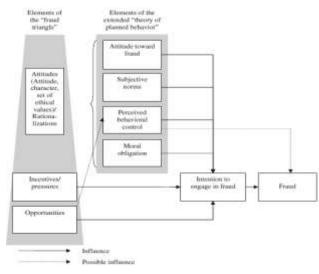


Figure 8.

Corporate Fraud and Manager' Behavior A combination of fraud triangle (FT) and theory of planned behavior

Opportunity to commit occupational fraud

It was also stated that the perceived opportunity arose when the fraudster sees a way to use his position Trust in solving the financial problem, knowing it He is unlikely to be arrested. As for rationalization, Cressey mentioned most fraudsters are believed to be dissidents for the first time with no criminal record. They see themselves honest ordinary people who fell in bad shape Attitude. This enables them to justify the crime Themselves in a way that makes them acceptable or justified (Cressey, 1953).

The soul is different according to its different conditions. If it turns to the rightness of the right, and recurrence with the outpouring of divine goodness, and the divine tranquility descends upon it, it will be assured of the remembrance of God Almighty, dwelling on the divine knowledge and flying to the top of the royal horizon which is mentioned in Surat Al-Fajr (27-30) (Ali, 2004). As it shows in fig 9 while the forces in the quarrel and conflict, the frequency is taken to the side of the minds, receive the reasonable, and prove the acts of worship, and sometimes take over by the forces to be lower rock bottom; this soul is the same as a beast.

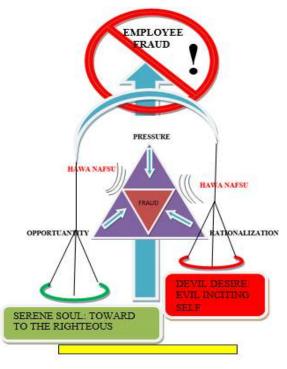


Figure 9. How the serene and devil desire effect FT Source: Made by Author

In Islam, persons who acting ravening or greedy behavior "*Tamak*" which is an attitude will never satisfied with anything you provide his/his soul, as mentioned in Hadith prophet Muhammad (PBUH) "O people, in fact, the Prophet peace be upon him He said: "*If humans are given valleys full of gold, he still wants to ask for second Valley. If he gets a second valley, he still looking for third Valley. The human stomach is not full but with the sand. Allah Certainly repentance is for everyone who repents*" Narrated by al-Bukhaari (Nadhirin & Husnurrosyidah, 2018).

Muslims who acting referring to Quran and scare and fair from Allah will not commit any kinds of fraud and the Serene soul should control HN and guide humans to the right path as mentioned in Holy Quran in Surat Al-Fatihah (1:6) in case if all the factors of FT or any other factors available in the business environment because good believers who have "Takwa" or fairness from Allah strongly defeat the Own Lust to save the soul with or without opportunity from the last day which is refer in verses (3:161).

"It is not due to any prophet that he will act in an untrue manner [with regard to the spoils of war]. Anyone who cheats, [takes illegally], will come what is taken on the Day of Resurrection. Then, every soul will be compensated for what it has gained and will not be wronged"

If happiness is measured only by the amount of property owned by a person, then not rich people unhappy, but in fact, many rich people live in misery and end up tragically. Prophet Mohammed SAW said: "Wealth (basic) is not with the wealth of property Wealth (core) is the heart that always feels enough. «(Narrated by from al-

Bukhaari no. 6446 and Muslim no. 1051). Bukhari brings this Talking in the chapter «Wealth (basic) is the wealth of the heart (A heart that always feels enough). »(Nadhirin & Husnurrosyidah, 2018)

Under the terms, Greed is love to the world treasure or a lot no matter Bad fish are displayed in her family, her community, and more from that, the greedy or greedy attitude violates the law of God Almighty. God Almighty will be very angry with the people who have greedy and does not want to be grateful for grace God Almighty. Some characteristics of people who Greed (1) Not always thanks to our well-being (2) always I feel less when I get care (3) you want to have something Owned by another person (4) has a great dream, loved to imagine (5) He does not want his wealth to diminish at all (6) We appreciate less giving others if not according to Wishes (7) treasures of love very owned (8) very soul in search of Treasure without looking at the time and body condition (9) all verbs Is a permanent tendency to be on the material. Causes of malicious action Damage to their own lives, people around him and even Provoke hostility. Some ways to prevent it from being dragged On greed is (1) a person who always feels less greedy and not so Thankful (2) the decree may lead to a sense of envy and Greed, gain and hostility (3) greed will make people justify All roads in access to the goal (4)

decree and greed A person will be alienated from God Almighty (5) the nature of greed He makes people yell because they are afraid if his wealth shrinks.

Generally, Psychology seeks to understand, explain, anticipate and observe individual and collective behavior. Specifically, personal psychology studies individuals. Social psychology is seen as a group Behavior; cross-cultural psychology (anthropology) analyzes the influence of culture and context on behavior and abnormal /personal/forensic psychology, sociology and psychiatry focus on deviant behavior (including, for example, industrial psychopaths). Criminal proceedings Psychology Psychological studies related to criminal behavior, a criminal investigation, And the treatment of offenders (Colman, 2015).

The rationale of drawing on behavioral sciences it is clear from the intuition that one needs to think like a crook to catch a crook many business professionals, especially in the financial field, tend to reduce behaviors Explanations. But with the continued occurrence of fraud in growth, the spotlight Behavioral factors may be an important approach not only to detect fraud but to In other words, when discussing the subject of fraud, we must inevitably Bring the human factor (Ramamoorti, 2016).

CONCLUSIONS, LIMITATIONS, AND SUGGESTIONS

Conclusions

Based on the result and discussion, it can be concluded that the fraud triangle can be affected by own lust of the human through the devil desire. this study motivated by many of lacking research that has been failed to fit one model for the fraud triangle, Results of this study religious theories have been shown to have a major effect On employee fraud, while the items in the fraud triangle (ie, pressure, opportunity, Rationalization) have positive effects on Employee fraud among executives its a great local authority.

It is more important to note that it is human beings who sometimes commit crimes as agents on behalf of their organizations, so we must try to understand their motives Identify both why and how white-collar crime. For institutions, creating antifraud programs and controls is critical. To do this, understand the behavioral factors that affect the commission of fraud are the key to creating deterrent response fraud disclosure mechanisms and proactive risk management of financial fraud. Interestingly, the importance of behavioral science visions increases when we are moving to the field of fraud investigation as well as treatment.

Nowadays, Muslims and non-Muslims have to lack beliefs and faith that can lead them to exploit any opportunities. In fact, these beliefs and Serene Soul can guarantee prevention societies from theft, corruption, manipulation, and many kinds of fraud automatically. The right Muslims/NonMuslims followers of this faiths can curb the soul desire or Hawa Nafsu which is what Allah guided us in Al-Quran in Surat An-Nazi'at (41:40).

"But for the fear of the Lord's position and prevent Hawa Nafsu from the [illegal] tendency"

Although fraud or taking money unethically, the pursuit of Hawa Nafsu or Serene Soul and its consequences are mentioned in all Divine books. In Islamic societies that are supposed to be governed by the Qur'an and Sunnah and regulated our Lust to Other's money.

Quran contains guidelines recommend any society looking for the prosperity and welfare to reach the next verses of Surat An- Nazi'at (42:40

"Then indeed, Paradise will be [his] refuge"

Otherwise, the societies follow their Hawa Nafsu and the results will be in Surat Al Qasas (28:50)

"But if they do not answer you, they know that they only follow their wishes. And who is more astray than who follows his desire without guidance from God? In fact, God does not guide people who make mistakes"

Limitations

This research lies in the identification the psychological and religious beliefs which is effect fraud triangle without testing whether individuals actually psychologically sick or not, also the difficulty to measure their own desire whether follow the devil side or the righteous.

Suggestions

To follow the Psychological trends and Hawa Nafsu are what the Soul tends to do, which is not subject to Sharia, contrary to the intention of Sharia, because the Maqasid Al Sharia is realization humans *"Khalifa fil Ardh"* like slavery "Abd" with his own choice and urgent "Abd" necessary and needful. Thus Following Quran and Sunnah Muhammad SAW is the way to the right path now and after here.

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